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Research Article

Fiscal Policy during the Caliph Abu Bakr ash-Siddiq

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Abstract. Islam maintains economic stability and growth and improves economic welfare. Fiscal policy has been known since the time of Rasulullah and Khulafarasyidin. The purpose of this study is to determine the economic policy or fiscal policy implemented by Abu Bakar as Sidiq during his caliphate. This study uses qualitative research with a literature review approach. The fiscal policy implemented during the Caliphate of Abu Bakar was to emphasize the zakat instrument as state revenue which was then stored in the Baitul Mal, and then distributed to Muslims. The zakat collection policy implemented by Caliph Abu Bakar had a significant influence on the economic stability of Muslims. In addition to zakat, Abu Bakar also implemented economic policies, namely khums, jizyah, and kharaj.

Keywoards: Abu Bakar, Economic, Fiscal Policy.

Abstrak. Islam menjaga stabilitas dan pertumbuhan ekonomi serta meningkatkan kesejahteraan ekonomi. Kebijakan fiskal telah dikenal sejak zaman Rasulullah dan Khulafarasyidin. Tujuan penelitian ini adalah untuk mengetahui kebijakan ekonomi atau kebijakan fiskal yang diterapkan oleh Abu Bakar as-Sidād pada masa kekhalifahannya. Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan tinjauan pustaka. Kebijakan fiskal yang diterapkan pada masa Kekhalifahan Abu Bakar adalah dengan menekankan instrumen zakat sebagai pendapatan negara yang kemudian disimpan di Baitul Mal, dan kemudian didistribusikan kepada umat Islam. Kebijakan pengumpulan zakat yang diterapkan oleh Khalifah Abu Bakar memiliki pengaruh yang signifikan terhadap stabilitas ekonomi umat Islam. Selain zakat, Abu Bakar juga menerapkan kebijakan ekonomi lainnya, yaitu khums, jizyah, dan kharaj.

Kata Kunci : Abu Bakar, Ekonomi, Kebijakan Fiskal.

INTRODUCTION

Many countries, including developing countries, have increased government spending to support economic recovery after the COVID-19 pandemic. This includes investments in infrastructure, health, and education..(Blanchard, 2013) Leadership in Islam has a very strong and solid foundation, not only based on the values of Islamic teachings, but also practiced for centuries by the Prophet Muhammad Saw and Khulafaur Rasyidin. The Al-Quran and Hadith which develop dynamically are influenced by social, political and cultural conditions.(Misrayanti, Aeni, and Syakur 2023)

Regarding the understanding of Islamic economics, some experts define Islamic economics as a science that studies human behavior to meet needs with limited means in sharia law. A science that investigates the behavior of Muslims in an Islamic society regulated by sharia law..(Saprida, Barkah, and Umari 2021) Prophet Muhammad SAW brought Islam and Islamic economics after migrating to Medina. In Medina, Prophet Muhammad began to build a system of economy and government of the country. After the death of Prophet Muhammad SAW, the Rasyid caliphs such as Abu Bakar as-Siddiq, Umar bin Khattab, Utsman bin Affan, and Ali bin Abi Thalib also carried out similar financial practices. The Rasyidin caliphs were one of the followers of Prophet Muhammad SAW in matters of fair and wise Islamic life. In carrying out their duties, the caliphs always took the straight path and were always guided by Allah SWT. Furthermore, the caliphs continued the struggle of Prophet Muhammad SAW in the field of economics in a different way and closely related to the principles of Islamic teachings, namely the Qur'an and Al-Hadith.(Hasanah 2024)

Maintaining economic stability and growth and improving economic welfare. In Islam, a person's economic status is considered fixed. Allah ensures that all living things are created for human use. The idea of improving human economic welfare is a religious argument. The economic development brought by Islam also contributes to the spiritual improvement of humanity, because the Islamic human activity program integrates spiritual and material aspects.(Saprida, Barkah, and Umari 2021)

Fiscal policy has existed since the time of Rasullulah SAW and Khulafaurrasyidin. The fiscal policy implemented during the time of the caliph Abu Bakar was to emphasize the instrument of zakat as government revenue which was then stored in the Baitul Mal, and then distributed to Muslims.(Refliani et al. 2024)

LITERATURE REVIEW

Research by Rahma Aulia Hasanah et.al. (2024). A healthy economy will result in a strong country that is able to achieve the goals of its economic system according to existing capabilities through continuous struggle between the government and the people. This study aims to determine the role of the Caliph Rasyidin as a government leader in economic development and to determine the conditions of economic development during the leadership of the Caliph Rasyidin. The conclusion of this study is that Islamic economics is a discipline that focuses on finance from a sharia perspective. Sharia economics is based on the Qur'an and Hadith in all aspects of economic activity and aims to provide public benefits for everyone. The names "Khulafa'u" and "Ar -ashidin" come from the word "Khulafaur Rasyidin". According to al-Rashidin, simple, true and controlled. One of the four companions of the Prophet: Abu Bakar As-Siddiq, Umar bin Khattab, Utsman bin Affan, Ali bin Abi Thalib was the leader of Khurafaul Rasyiddin. (Hasanah, 2024)

Research by Rizky Nur Fajriah and Rachmad Risqy Kurniawan (2022). The leadership of the Khulafaur Rasyiddin was four companions of the Prophet: Abu Bakar asy-Siddiq, Umar bin Khattab, Utsman bin Affan, and Ali bin Abi Thalib. The economic policies of the Khulafaur Rasyidin era are placed as the history of Islamic economic thought. The economic policies that existed during the Khulafaur Rasyidin era consisted of zakat, taxes, import duties, printing of paper money, construction of the Baitul Mal, production of diwan, and others. This study uses a literature review technique from various literatures to see and understand the evolution of Islamic economic system policies during the Khulafaur Rasyidin era. The study concludes that the economic policies that existed during the Khulafaur Rasyidin era included zakat, taxes, import duties, land protection and distribution, printing of paper money, construction of the Baitul Mal, production of diwan, and others. Many Islamic economic policies from the Khulafaur Rasyidin era have been adapted to both the sharia economic system and conventional policies to this day.(Nur Fajriah and Risqy Kurniawan, 2022)

Research by Herlina Kusuma Wardani and Muhammad Tho'in (2013). Every economic activity often requires support from financial institutions, both banks and non-banks. Next, if we look at the development of financial institutions today, it is often discussed that sharia-based financial institutions are growing rapidly, many conventional financial institutions are opening sharia departments. The purpose of this study is to examine how the Baitul Mar regime in the Hurafaul Rasyiddin era increased the country's prosperity. The conclusion of this study is that the management of Baitul Maal during the time of Caliph Abu Bakar, which initially functioned only to distribute assets, but in the second year of his leadership also functioned as a place to store various incomes owned by the government. Financing

of state interests and the welfare of its people is obtained from Baitul Maal.(Wardani and Tho'in, 2013)

Abu Bakar As Sidiq

Abu Bakar was born in the city of Mecca in 573 AD, precisely less than two years and six months after the year of the Elephant. Abu Bakar's real name was Abdullah bin Utsman bin Amir bin Amr bin Ka'ab bin Sa'ad bin Taim bin Murrah bin Ka'ab bin Lu'ai bin Ghalib al-Qurasyi At-Taimi. The lineage of Abu Bakar al-Shiddiq meets the lineage of the Prophet Muhammad SAW at his sixth grandfather, Murrah bin Ka'ab. The name Abu Bakar comes from the word al-Bakr which means a young and strong camel. The plural form of bakr is bikar and abkur. The Arabs call Bakr the ancestor of a large tribe.(Misrayanti, Aeni, and Syakur 2023) Abu Bakr as-Siddiq, the first friend of the Prophet Muhammad SAW, became Caliph at the request of the Prophet Muhammad SAW. He was a friend of Daura Attaim, one of the Quraysh who was most famous for his financial problems. Abu Bakar is a businessman who helps people who have debts.(Hasanah, 2024)

Thanks to Abu Bakar's persistence and hard work in trading, he became a wealthy businessman and trader and was able to improve his family's status so that he was nicknamed "Chief of the Tribe". In addition to being considered a wealthy trader and businessman, Abu Bakar was also known as a learned man, educated, and fond of poetry. These things were rare among the Quraysh tribe at that time.(Haqiqi and Kurniawan, 2022)

It was narrated by Al-Bukhari and Muslim in the Sahih book, both mentioned in a narration from Abi Sa'id Al-Khudri RA that the Prophet Muhammad sallallaahu 'alaihi wasallam said, "Indeed, the person I trust most to look after his wealth and friendship and mine is Abu Bakr, if I could choose a lover for myself then I would choose him as my lover, but brotherhood in Islam and do not leave in the mosque any door except the door of Abu Bakr".(Asy-Syaqawi 2010)

Throughout the time the Prophet preached, Abu Bakr was always present and accompanied the Prophet. He was always at the forefront in supporting the Prophet's preaching, risking not only his body but also his wealth and spirit to uphold and spread the teachings of Islam. Abu Bakar was a person who was very enthusiastic about Islamic studies and Islamic preaching. It is known that Abu Bakar al-Siddiq's Islam had a great influence on the development of Islam at that time.

Abu Bakar was someone who was respected among the people of Mecca, Abu Bakar al-Siddiq embraced Islam with confidence and without the slightest doubt, as stated by the Prophet Muhammad "I have never conveyed a message to someone full of doubts and waiting, except Abu Bakar bin Abu Quhafah. In his heart there is no doubt or uncertainty at all." Ibn Ishaq said, "When Abu Bakr Radhiyallahu Anhu converted to Islam, he showed his Islam and preached for Allah and His Messenger."(Misrayanti, Aeni, and Syakur 2023)

RESEARCH METHODOLOGY

The method used in this study is qualitative research with a literature review approach. Library research is a research method that uses various sources in the

library to collect data and information. These resources can be books, magazines, documents, notes, or other research reports. This study uses a literature review method to collect and analyze references related to the research topic. This method will answer research questions by utilizing existing information and knowledge in the form of literature (eg articles, books, journals, research reports, and other relevant documents).

RESULTS AND DISCUSSION

Fiscal Policy

Every government must have a policy in order to fulfill and guarantee the economic prosperity of its people. Fiscal policy is one of the policies in the economy used by the state by guaranteeing the economic welfare of its people. Fiscal policy refers to the strategy implemented by the state in controlling state revenues and expenditures in an effort to achieve state goals.(Refliani et al. 2024)

Fiscal policy is a policy implemented in government by increasing or decreasing government revenue and expenditure to achieve the expected results, for example reducing unemployment. One of the goals of conventional fiscal policy is to improve the distribution of income in society and reduce imbalances in society. While Islamic fiscal policy is a policy that regulates state expenditure and income with the aim of maintaining economic stability, increasing growth and achieving proper welfare in the world. Fiscal policy has been known in Islamic economic theory for a long time, since the time of the Prophet Muhammad SAW and the Khulafaur Rasyidin, which was then continuously developed by scholars.(Ritonga, Shabri, and Majid 2023)

According to Imam al-Ghazali, the objectives of sharia include increasing prosperity while maintaining faith, life, intellectuality, wealth, and ownership. Islamic fiscal policy is the obligation of the government and the right of the people, so this policy is not only to improve the economic sector and improve the welfare of society, but also to create a fair and equitable income distribution system.(Refliani et al. 2024)

Kebijakan Ekonomi Khalifah Abu Bakar as-Shidiq

During Abu Bakar's reign, the majority of people faced many difficulties, including in collecting zakat. Many people did not want to pay zakat and finally Abu Bakr as-Siddiq decided to fight against those who refused to pay Zakat. This war is known as the Riddah War or the War of Apostasy.(Malbar, n.d.)

During the time of the Prophet Muhammad (PBUH), there were three main categories of government resources. First, Muslims relied on land taxes (kharaj), waqf, one-fifth of the spoils of war (khums), import duties (zakat ushr), taxes on the wealthy to cover budget deficits (nawaib), and assets that were not disturbed after death or exile (amwal fadhla). Second, non-Muslim funds such as kharaj, ushr, and retribution funds continued to provide state revenues. These non-Muslims were given protection by the Islamic government. Third, the state received post-war revenues in the form of gifts, ransoms of prisoners of war, spoils of war (ghanimah), and property acquired through peace treaties (fa'i).(Aziz et al. 2024)

In the time of Abu Bakr, the problem of dissenters from zakat arose due to the wrong view of some Muslims regarding the commandment of zakat in "Surat At-Taubah verse 103 which reads:

خُذْ مِنْ اَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيْهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۗ اِنَّ صَلٰوتَكَ سَكَنٌ لَّهُمْ ۗ وَاللّٰهُ سَمِيْعٌ عَلِيْمٌ

"Take alms (zakat) from their wealth, from that zakat you cleanse and purify them,"

Considering "only the Prophet has the right" to order to collect zakat. So it is considered that the collection of zakat was only carried out by the Prophet to cleanse sins. "And zakat is only obligatory on them if the Prophet is still alive, and if the Apostle dies, they are exempt from the obligation to pay zakat," he said. Seeing this situation, Abu Bakr decided to fight those who did not pay zakat. According to Abu Bakr, those who do not pay zakat are considered apostates.(Nuriana and Achmad 2020)

Then Abu Bakar determined the following economic policies:

1. Establishment of Baitul Mal

The influence of Abu Bakar's success in building social institutions in the economic sector cannot be separated from political, defense and security factors. This success was also due to an open attitude towards government representatives, giving equal rights and opportunities to the community to participate in discussing a problem before making a decision within the framework of a deliberation forum as a legislative institution. This will make Muslims in general aware and actively participate in implementing various decisions.(Saprida, Barkah, and Umari 2021)

During Abu Bakr's leadership, several economic problems arose that affected the stability of the caliphate. One of the main problems was the impact of the Riddah War (rebellion) that occurred after the death of the Prophet Muhammad SAW. The economic rebellion of the Khulafaur Rasyidin disrupted trade, production, and economic distribution in the caliphate. Abu Bakr also faced the problem of fiscal instability due to war and rebellion, resulting in a budget deficit and making it difficult to meet the needs of the government and society.(Aziz et al. 2024)

During the leadership of the first caliph Abu Bakar, he emphasized the importance of the welfare of Baitul Mal. The sources of Baitul Mal during Abu Bakar's leadership came from sources such as kharaj, Waqf, Zakat Fitrah, Zakat Maal, and Jizyah. Gus Fahmi expressed the opinion that in the second year of Caliph Abu Bakar's leadership, he made the function and role of the Baitul Maal that he established even broader than before. Initially, Baitul Mal was only used to distribute wealth, but in the second year it also functioned as a place to store various state assets. During his term of office, the Caliph's salary was also determined, which of course came from the Baitul Mal (state treasury) funds.(Wardani and Tho'in 2013)

Regarding administrative matters, Abu Bakar delegated government affairs both in Medina and in the countryside to his companions. To run the government in Medina, Abu Bakar appointed Ali bin Abi Thalib, Utsman bin Affan, and Zayd bin Thabit as khatib (secretaries), while Abu Ubaydah who controlled Baitul Mal, was chosen as Minister of

Finance. In the field of defense and security duties, he appointed the warlords mentioned above. In matters of judicial duties, Umar bin Khattab was appointed as Chief Justice.(Saprida, Barkah, and Umari 2021)

When Abu Bakr established the Baitul Mal in San'ah, high above Medina, he did not appoint guards or employees to oversee it. Regarding the reason for not appointing guards, Abu Bakr said: "Don't worry, there is not a single property left there. Everything has been distributed." Then one day, when Abu Bakr died, Umar bin Khattab called his trusted friends. Among them were Abdulrahman bin Auf and Usman bin Affan to enter the Baitul Mal. They did not receive a single dirham or dinar in it, except for a bag full of property that was stored in the Baitul Mal. The bag contained one dirham.(Nuriana and Achmad 2020)

2. Fiscal Economic System of Abu Bakar Ash Shiddiq's Government

In general, the implementation of state revenue by the Caliph Abu Bakar as Siddiq is the same as the state revenue system during the time of the Prophet Muhammad. However, because the government of Caliph Abu Bakar was unstable at that time, it was necessary to discuss several financial steps. The financial instruments are:

a. Zakat

Zakat is an obligation on the assets of every Muslim who has reached Nisab. Therefore, a person (nishab) who has certain assets that have reached the minimum limit, has no choice but to pay zakat from these assets. The obligation to pay zakat is determined based on the Koran, As-Sunnah, and the consensus of Muslim friends.(Musyaddad 2013)

Zakat as one of the sources of state revenue during the Caliphate of Abu Bakar, the collection and distribution of which was handled by the state. The management of zakat carried out by Abu Bakar was the same as the management of zakat during the time of the Prophet. However, during the time of Abu Bakar as-Siddiq, Zakat did not have many opportunities to form a government.

Abu Bakar followed the teachings of the Prophet, namely starting his preaching by distributing and using Zakat to those who were entitled to receive it. He himself took the appropriate wealth from the Baitul Mal, gave it to those who were entitled, and spent the rest to prepare troops to fight in the way of Allah. Abu Bakar did not differentiate between early and late converts to Islam when distributing zakat.(Nuriana and Achmad 2020)

The different system of zakat management during the time of Abu Bakr was in his firmness in collecting zakat. The Prophet never forced or resisted to collect zakat. Because the Prophet was a prophet and leader who was highly respected and obeyed by various tribes and groups of the Arab nation. However, when the leadership changed, many people did not want to obey the leader's policy regarding zakat. Therefore, the caliph Abu Bakr became stricter about zakat management.

The similarity of zakat management taught during the time of the Prophet Muhammad was that Abu Bakr went down directly and distributed it directly to people who needed zakat. So that zakat management is carried out individually and the distribution mechanism is accelerated. And the distribution of zakat is more effective because Abu Bakr distributed zakat directly.(Dr. Sumar'in Asmawi 2017)

b. Khumus

Khums is one-fifth of the spoils of war obtained by the Muslims from their enemies. As in the word of God:

يَسْـَٔلُوْنَكَ عَنِ الْاَنْفَالِ ۗقُلِ الْاَنْفَالُ لِلّٰهِ وَالرَّسُوْلِ ۚفَاتَّقُوا اللّٰهَ وَاَصْلِحُوْا ذَاتَ بَيْنِكُمْ ۖوَاَطِيْعُوا اللّٰهَ وَرَسُوْلَهٗٓ اِنْ كُنْتُمْ مُّؤْمِنِيْنَ .

They asked you (Prophet Muhammad) about (distribution of) the spoils of war. Say, "The spoils of war belong to Allah and the Messenger (according to the provisions of Allah and His Messenger). So, fear Allah and improve relations between your neighbors and obey Allah and His Messenger if you are believers.." (Al-Anfal/8:1)

During the reign of Abu Bakar as-Siddiq, the state of the country was in very great danger. After the death of Rasulullah SAW, three big problems emerged. First, the emergence of false prophets such as Musailamah al-Kazzab and Tulaihah. Second, there are people who refuse to pay zakat. Third, the large number of people who leave Islam (apostate). These three things, coupled with the need for expansion, such as sending Usamah ibn Zaid's troops against Rome and other wars, became part of the realization of khums actions as a source of state income..(Musyaddad 2013)

As a result of the conquest of the territories conquered by Muslims, this had a positive impact on the growth and income of the country, among other things:(Refliani et al. 2024)

1. During many conquests, many conquered nations converted to Islam. This will have an impact on increasing state revenues from the collection of zakat which is a government obligation if the assets are equal to the nishab.
2. This decision is a replacement for the fiscal policy that was previously used by the Roman or Persian rulers to become a fair fiscal policy.
3. The Islamic state is getting bigger so that it increases state revenues from the collection of zakat and state revenues from the jizyah of the people of the book.

c. Jizyah

The practice of jizyah began in the time of the Prophets, and jizyah was already known in pre-Islamic times, both in Rome, Persia, and Byzantium. Jizyah is a tax paid by non-Muslims, especially followers of the people of the book, and serves as a guarantee of protection of worship, life, property, freedom of values, and a prohibition on military service. According to Ibn al-Qayyim, jizyah is a head tax paid by non-Muslims under complete conquest and humiliation.

From some information that can be collected regarding the jizyah decision during the Caliphate of Abu Bakr, we can conclude several important points related to jizyah, as follows:(Musyaddad 2013)

1) Jizyah is determined by offering three choices: convert to Islam, pay jizyah, or go to war. The first offer is an offer of da'wah to Islam. If they accept Islam, then their position will be the same as other Muslims.
2) If they choose to remain in their religion, then the commander of the Islamic army will determine jizyah for them.
3) The determination of jizyah applies to men, because they are the ones who fight against the Muslim army.

4) The context of jizyah does not specify the amount that must be paid by the people of the book. This depends on the conditions of the particular region that is conquered. Khalid bin Walid determined the amount of jizyah at ten dirhams for each man in the Hirah war, so that the total jizyah amounted to 60,000 dirhams.
5) Jizyah income may decrease due to the policy of not implementing jizyah in the following groups:

- Elderly people who are unable to work
- Sick parents
- Slaves of the people of the book who converted to Islam had to be paid to their masters
- Residents of Hirah give their jizyah to Baitul Mal, and Baitul Mal covers the jizyah's accommodation costs.

d. Kharaj

Kharaj is a tax imposed on land conquered through war, including land owned by non-Muslims. Kharaj is one of the fiscal policies during the reign of Caliph Abu Bakr As-Shiddiq, in addition to zakat and Baitul Mal.

After the death of the Prophet Muhammad SAW, a dispute arose among the Muslim Brotherhood regarding the distribution of one-fifth (Khums) which was the right of the Prophet Muhammad SAW. Some argued that it was the right of the Caliph, others argued that it was the right of the Prophet's relatives. Some also argued that the share of the Prophet's relatives belonged to the Caliph's relatives. So they agreed to make this part for logistics and war equipment, and that was Abu Bakr's policy. This means that the kharaj from the land owned by the Prophet and his relatives will be allocated entirely for the interests of the state.(Musyaddad 2013)

In terms of state spending, Caliph Abu Bakar implemented a balanced budget system. In this system, all income is distributed immediately without any reserves. At that time, government spending was divided into primary and secondary sources..(Musyaddad 2013)

a) Main sources

1. Defense funds such as weapons, camels and logistics.
2. Zakat and ushr are distributed to those who are entitled to receive them based on the teachings of the Quran.
3. Expenditures used for the salaries of guardians, qadis, imams, muezzins, and other state officials.
4. Costs for paying wages for volunteers.
5. Costs for paying government debts.
6. Assistance for travelers

b) Secondary Sources

1. Entertainment for tribal and state envoys and their travel expenses.
2. Giving gifts to the governments of other countries.
3. Costs to free Muslims who were slaves.
4. Paying fines for people who were killed accidentally by Muslim soldiers.
5. Paying debts for people who died in a state of inability.
6. When emergency supplies.

The influence of Abu Bakar as Sidiq's policy on the economic stability of Muslims

Islam teaches to manage and optimize human potential to be more useful and meaningful. And humans must be the party that obtains the greatest benefits (optimal benefits). Empowerment, utilization and optimization of the meaning of life "imaraul ard" by Allah SWT as a challenge for humans on earth in a very broad dimension, including the development of a strong and physically and spiritually healthy human society (World Prosperity). (Kemakmuran Dunia).(Dr. Sumar'in Asmawi 2017)

During the time of the Caliph Abu Bakar, Abu Bakar implemented several general policies in the economy to help the welfare of society, including::(Nur Fajriah and Risqy Kurniawan 2022)

1. Trade occurs through the implementation of commercial contracts, which must be consistent with existing contracts based on sharia economic principles.
2. Giving strict treatment to those who refuse and do not comply with zakat payments. Because zakat is a pillar of Islam and a supporter of national income for the health of a country's economy. Zakat as a tool to obtain social and economic welfare or welfare.
3. Managing and calculating zakat carefully and correctly.
4. The results of this zakat collection effort, Abu Bakr allocated zakat for state revenue which was then stored in the Baitul Mal, and distributed to all Muslims immediately and without delay and according to procedure. Not leaving anything in a short time. When Abu Bakr died, only one dirham was found in the treasury.
5. People who fought in the Battle of Badr or called Badr experts were not appointed to exercise state power.
6. Badr experts are not privileged in the distribution of national wealth.
7. Management of mining products such as silver, gold, iron, bronze and steel. This makes mining a source of national income.
8. Training and appointing the person in charge of Baitul Mal.
9. Determining employee salaries based on the characteristics of a particular jurisdiction. Currently, the Islamic region is divided and each region has workers who are entitled to wages according to their position and the standards that have been set.
10. Not changing or opposing the policy of the Prophet Muhammad SAW on the issue of Jizyah. Abu Bakar RA Like the Prophet Muhammad SAW, did not provide specific provisions regarding the types and levels of Jizyah. Therefore, at that time Jizyah could be in the form of jewelry, goats, camels, gold, wood clothing, other livestock and other goods

CONCLUSION

The zakat collection policy implemented by Caliph Abu Bakr had a significant impact on the economic stability of the Muslim community. Through strict and firm management of zakat, Abu Bakr not only maintained religious obligations but also strengthened the economy of the community, which was very important for the continuity and development of Islamic society at that time. In addition to zakat, Abu Bakr also implemented economic policies, namely khums, jizyah, and kharaj and had a major impact on the welfare of the community at that time. Current fiscal policy is heavily influenced by the need to recover the economy from the impact of the

pandemic, address inequality, and achieve sustainability. These changes require further research and discussion among economists and policymakers.

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